

# THE NEWS-HERALD.

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## A CHRISTMAS HOLOCAUST.

Taylorville in Ashes and Its Citizens Homeless.

Monday evening, while the citizens of Taylorville were attending a Christmas entertainment at Mowrytown, two or three miles away, a fire broke out in an old flouring mill at the extreme eastern end of the village. The wind was blowing a terrific gale to the west and the structure was soon a roaring, seething mass of fire. The dry timbers and seasoned boards burned like tinder. The flames leaping a hundred feet into the air were distinctly seen from this city, though fully twelve miles away. Several large vacant lots intervened between the mill and the two story frame residence of Grandma Cornet, but this distance was no obstacle to the devouring element. Beneath an avalanche of burning brands hurled before the furious wind, the Cornet house was soon blazing.

Only the older people were left in the town. They could do nothing at all to ward staying the fiery element, and so hurried was the advance of the conflagration that they could only get out a few of their own household goods. In rapid succession the showering missiles of fire ignited the story and a half frame residence of Noah Gayman, E. P. Fender's large two story frame building, Nicholas Borden's one story frame, Alex Purdy's two story brick, an office, a two story brick and a one story frame occupied by Nelson Puckett (the three buildings belonging to Mrs. Amanda Chambers), the frame shop and one story residence of Mrs. Clyde Burns, Wm. Landess' frame dwelling and out houses. At this point the flames crossed the street to the south and swept everything in sight. A. J. Osborne's carpenter shop and hearse house and two story residence, Wm. Boyd's frame residence and carpenter shop, Sarah J. Fender's frame house occupied by Peter Cornet, A. Purdy's blacksmith shop occupied by Mr. Gayman, and Mrs. E. Windorn's one story frame (unoccupied), were wrapped in flames almost in less time than it takes to tell it. We have not mentioned stables, barns, etc., which would run the list up to about thirty structures destroyed.

The fire was first discovered about 8 o'clock, and in two hours the place was a scene of total destruction as far as the fire extended. The residents came hurrying back from Mowrytown to find their homes and all their household effects in ruins. The people of Mowrytown and the farmers in the vicinity cared for the houseless sufferers as best they could.

Eye witnesses say the air was filled with fire which rained upon the territory for nearly a mile around. It was a terrific conflagration, and the whole town was in a blaze simultaneously. Many barely escaped with their lives. One young man had only time to jump into his pants and had to rush out bare footed. A lady escaped with only her night clothes on, while a little babe was carried out in the blanket in which it slept. Those who got any household goods out on the street were driven from them by the awful heat and left them to be consumed by the flames. Of course there was wild and fearful excitement, and many deeds of true heroism were performed by the sturdy men of the burning town.

One lady swooned under the excitement, and, so great was the difficulty in restoring her to consciousness that many thought her dead, and a report was circulated to that effect.

By the utmost exertion of the bucket brigade, the school house and the residences of Mrs. Ruble, Mrs. E. Windorn and Frank Ruble, all isolated from the burning district, were saved.

A few of the losers carried insurance as follows: Grandma Cornet, \$600, which would not nearly rebuild her home; Gayman \$350, less more than double as much; Fender \$300, about half his loss; Borden \$750, less about \$1,000; Purdy \$700, not enough to cover loss; Chambers \$700, less several hundred; Ruble (on merchandise) \$700, less \$1,400.

The mill contained over a thousand dollars' worth of machinery, was a large structure, and could not probably be replaced for less than \$2,000. No insurance.

The losses fall mostly upon those who are ill able to bear them. The consequent distress will be great. A collection of nearly \$150 was taken up in this city as soon as the news came, to relieve the immediate wants of the sufferers.

There had been a shooting match at the mill in the afternoon, and, while no one can say what the origin was, it is surmised that fire from a cigar stump may have smoldered in the sawdust

until the fierce wind fanned it into a flame.

The stricken people of Taylorville have the deep sympathy of our entire community, and if desired, we doubt not, this sympathy will be substantially evinced. While all are hard up, this is one of those occasions when the principle of the golden rule makes itself felt with peculiar force.

## PEACE AT LAST.

Sad End of a Life Whose Dawn was Bright with Glorious Promise—Poor "Ovie" Price!

About ten days ago this community was startled by a rumor that Ovie Price was dead. This was followed by the information that he was not dead, but a very sick man, with little hope for recovery. His relatives went at once to his bedside, at the home of his mother-in-law, Mrs. Rogers, in Covington, where he had been staying for a month or more. For more complete medical treatment he was taken to the Good Samaritan Hospital in Cincinnati. His fatal affliction seems to have been nervous prostration, consequent upon constant brooding over his troubles. With these matters, so far as they will ever be known, our readers are already familiar. A recapitulation is unnecessary. But, knowing the pathetic features of the case, his friends were not surprised Tuesday morning to learn that poor Ovie Price had passed into eternity. The end came about five o'clock Christmas afternoon. He passed away peacefully, though suddenly. For a while he had apparently been improving, but, when the change came, Christmas day, the weakened vital forces soon succumbed.

His relatives here were notified, as soon as the case assumed a serious aspect, but before they could leave, came a second telegram announcing the end.

Mr. Price's remains arrived here Tuesday morning, and were taken to the home of his mother on East Main street. The funeral ceremonies took place Wednesday noon, under the auspices of the Masonic fraternity, the Hillsboro Commandery attending as a body. Before leaving the residence religious services were held by Revs. G. B. Beecher and W. J. McSurely. The beautiful ceremonies of the order were performed at the grave, and, in addition to the usual ritualistic work, Captain E. Carson presented to the only daughter of the dead brother, the ring of the thirty-second Scottish Rite degree. His remarks were eloquent, appropriate and touching.

Thus has passed from us, almost tragically, one whose tall and handsome form we shall not soon forget, one whose frank and sunny countenance beamed with unbroken kindness on all, one whose heart was ever brimming with true sympathy for those in trouble or distress, one who never uttered a mean or bitter word against his fellow man, and one whose excellencies of head and heart had won him a strong hold upon the esteem of all. Yet, he was but mortal. Like all of us, he had his human weaknesses and his human faults. Over these let us spread sweet charity's mantle of silence. To human censure he is no longer answerable. He has gone down into that dark valley whence there is no return. Let us think of him kindly, speak his name tenderly, and sincerely hope that he may find a happy adjustment of life's vexed account with a merciful God.

Every conspicuous deficiency in this issue of the NEWS-HERALD, and we doubt not there are many, should be blamed on Ellis Pence, who came in and collared the editor, in the midst of his work, and marched him to the elegant Pence home on Walnut street. There, by his subtle blandishments and continual insistence, he persuaded the pencil pusher to stuff himself with oysters, turkey, celery and a bill of fare longer than the moral law, until he (ye editor) looked like an anascondia that had swallowed a steer. We can prove this on Pence, for Judge Newby, Mont. Morrow, Hugh Ervin, Enos Shepherd and Guy Kennedy were there and saw it done. How far this pleasant punishment would have gone, there is no telling, had not Pence thought of Frank McKeehan, one of his invited guests, who was on the flat of his back, a few doors away, and dispatched a wheelbarrow load of delicacies with orders that they should be stuffed down the throat of the weak and helpless patient. While we don't mean to brag on this glorious host who measures everybody's girth by his own, we do jump up with a survive-or-perish heroism and a gasping breath to observe that there isn't a better cook on the face of the earth than Mrs. Pence, and that Ellis' portliness is no longer a mystery.

## How to Get a Public Hall.

There are those who insist that what is to be will be. And we are of those who contend that what ought to be ought to be, and we want everybody to believe that it is to be and will be. It is a burning shame that the city of Hillsboro with nearly five thousand souls, hasn't a public hall in which old and young can be profitably and agreeably entertained. For public amusements our young people, and in fact all our people, must seek Cincinnati, or content themselves with an excellent sermon on Sunday and a funeral now and then. These may be counted good enough by persons whose inclinations run in those grooves. But there are many who enjoy entertainments of a different nature, such as good speeches, concerts, lectures, etc. Lacking these, some of them are inclined to escape the monotony of street-corner life by resorting to saloons and other questionable but interesting places of rendezvous. Under these circumstances, it needs no argument to impress the necessity of a public hall adequate to the wants of the community. A people with the intelligence and culture characterizing Hillsboro and Highland county, need not to be told the many and important advantages of an enterprise like this. Hence we are moved, without further preliminary to proceed with a suggestion which has come to us from some of the fairest and best of our lady friends.

For a long time there has been an effort under way to erect a memorial to the heroic dead of Highland county. Progress has been slow, but a pretty fair start has been realized. It was proposed, we believe, to raise \$5,000. Why not quadruple this, and go to work in earnest? It can be done. Instead of erecting a tall shaft of stone, with the stereotyped figure of an ever-advancing, ever-stationary soldier with his gun at a charge or the folds of the standard thrust forward in his determined grasp, why not erect a suitable Memorial Hall, to which we could point with as much pride, and with which would ever be coupled the thought of the heroism which has endeared to us our soldier dead? In such an enterprise, under existing conditions, everybody would not only accord the scheme willing, but enthusiastic support. The ladies of the Women's Relief Corps have had the matter under consideration, and only need the encouragement of popular approval. This, we have not the most remote doubt, will be forthcoming in the gratifying and substantial manner. There should be no serious difficulty in providing ways and means to finance the enterprise through. Many small cities are putting up memorial halls. Ironton recently erected a beautiful structure in the heart of the city, at a cost of perhaps \$40,000. It is an object of joy and pride to the citizens, and a source of revenue to the Post and Relief Corps. No such urgency existed in that city for a public hall as in this, yet they chose that form of tribute as more imposing, appropriate and impressive than a merely ornamental monument.

There are urgent reasons why this enterprise should be undertaken at once. Not only is the need of the proposed improvement growing greater, but these are very hard times. Unquestionably, there are many in serious need of the material aid which the work of building such a structure would afford. Instead of waiting until we are compelled to relieve distress by charities, inadequate at the best, it would be wise to give the worthy poor a chance to earn their support. Such a course would preserve their self-respect and maintain a decidedly preferable status of society. Other cities are pushing public works of which there is no immediate need, in order to relieve the distress of the destitute. This is wise, and as far as practical, such a plan should be adopted in every town and city. May the Lord bless and speed the work of our ladies for the double good it is sure to accomplish.

## \$100 Reward, \$100.

The readers of this paper will be pleased to learn that there is at least one dreaded disease that science has been able to cure in all its stages and that is catarrh. Hall's Catarrh Cure is the only positive cure now known to the medical fraternity. Catarrh being a constitutional disease, requires a constitutional treatment. Hall's Catarrh Cure is taken internally, acting directly upon the blood and mucous surfaces of the system, thereby destroying the foundation of the disease, and giving the patient strength by building up the constitution and assisting nature in doing its work. The proprietors have so much faith in its curative powers, that they offer One Hundred Dollars for any case that it fails to cure. Send for list of testimonials. Address, F. J. CHENEY & CO., Toledo, O. Sold by Druggists, 75 cents.

## LOS ANGELES.

An Interesting Letter from the Far West.

ED. NEWS-HERALD:—This country has been well written "unique," and not much less so in laws and customs than in some other things. Some knowledge of this fact is probably the source of many inquiries that have come to me from different classes, some from your county. With your permission I will give some information, not in a technical aspect, but in the practical, so that business men, who contemplate investments, or those meditating removal here, or even the lawyers may have the facts before them, with much less trouble than by searching through books to find them.

A warranty deed, practically, is not known in this state. All property is conveyed by a "Bargain and Sale Deed" or a Quit Claim. The seller always furnishing the buyer, with the bargain and sale deed, an abstract of title, or certificate from an Abstract and Title Company. These are formed under, and regulated by, state law, incorporated and having capital stock sufficient to make them responsible.

The cost of an abstract is dependant upon the amount of work to make out the entire history of the property, and range from \$10 to \$1,000. In one case upon refusal to pay over \$500, a suit was brought and judgment for \$1,000 obtained.

A certificate costs from \$3 to \$20. In case of loans on mortgage, the borrower furnishes the lender, either abstract or certificate, as may be agreed, the lender usually dictating.

The legal interest in this State is 7 per cent, in cases of absence of contract, or minors and imbeciles, but any contract made in writing can be enforced at law. There is a money lender here whom I have known for years, and never heard any other name for him but "old two per cent," meaning that rate per month. Nearly all notes are drawn payable in "Gold Coin." The interest may be made payable per month, quarterly or semi-annually, and if not so paid may be compounded and bear the same interest as the principal. The note also stipulates that upon default of any interest "the whole sum of principal and interest immediately becomes due and collectable." Also provides that if said note is collected by law, a reasonable attorney's fee (regulated by the court) shall be paid by the debtor. In case of a mortgage, water assessments, taxes or insurance necessary to be paid to keep the title in tact may be paid by the loaner, and usually provides a penalty interest on such payments. All these provisions have been sustained by the courts.

The fees incident to the transfer or mortgage of property, are large, as also attorney's fees, and the borrower has them all to pay, making the scripture "The borrower is servant to the lender" emphatic, on this coast. The transfer of the insurance to the loaner "as his interests may appear" is about universal, so the transfer of water rights is pledged by the mortgage or actually turned over by the water certificate.

If a man wants a loan, he generally applies to an agent or broker, who secures the same, gets up the papers, has all necessary records made, &c., for which service the broker gets from the borrower one per cent, and in some cases more.

Upon sale of property on execution or foreclosure there is no appraisal, nor any limit, sold to highest bidder, but any party at interest has a right of redemption within six months, upon payment of debt, interest, costs, fees and two per cent. per month interest from sale to redemption. All book accounts are barred by limitation in two years, and notes in four. A partial payment on account does not renew the liability, nothing but a new written agreement can renew. Where such stringent rules and high rates of interest prevail, one is apt to conclude there would be unusual failures, but that is not my observation or experience.

Of all the loans made for myself and for others in the past eight years, not a single foreclosure has occurred. Borrowers seem to realize that such matters must be arranged, or the property will be consumed. Mortgages are taxed, that is, a person whose property is mortgaged can claim exemption for the amount of the mortgage at the time of assessment, and disclose the name of mortgagee, and the same is assessed to him, but does not cease to be a lien until paid. It is unlawful for a lender to agree with a borrower that the borrower shall pay the tax; the lender must see that the tax is paid, but may allow the borrower to pay it, and upon the production of a receipt can credit it on account of interest. The tax must be paid by one

Highest of all in Leavening Power.—Latest U. S. Gov't Report.

# Royal Baking Powder

ABSOLUTELY PURE

of the two, and by only one. Man and wife, each, hold all property possessed before marriage as separate individual property, and all coming may be gifted or devised to either. That acquired in marriage is common property, the wife being entitled to one half of this, upon the death of the husband.

Owing to this complex condition, all prudent lenders require the signature of both, to notes and mortgages. By a short process of law a woman may become a sole trader and do business independent of the husband.

Prior to the money panic, the rate of interest ranged from 6 to 8 net, (that is over taxes) during that and now the range is 8 to 10 net for "gilt edge," of course much higher rates prevail under some circumstances. This city came through the flurry gallantly, caring for their own, and lending aid to many in the adjacent towns. Only one bank in nineteen failed, and that one had been under suspicion for years. The Savings Banks are a strong factor here. The law makes the stockholders individually liable, but gives them the benefit of six months notice, if they elect to take it, can loan only on real estate mortgage. They pay five per cent. on time (six months) deposit, and such deposit is not taxable, making it equal to a seven per cent loan.

This equitable mild climate is in marked contrast with that east of the mountains. We are having charming, bright, sunny days, with flowers of all kinds in bloom out doors. Fresh vegetables and fruits of all kinds in great abundance, strawberries, green corn, peas, oranges, and so on in endless profusion, and everything to make glad the heart of man, and are willing to share with all.

With the compliments of the approaching season to all my Highland friends, I am, Yours, J. H. ROADS.

The election of water works trustees is a matter of grave importance. There are vast interests involved in the proper management of this new enterprise. Especially is this true in its incipency, when the completion of the well begun work of construction is to be looked after, and that policy to be adopted which will, in the judgment of the trustees, secure the best service at the most reasonable cost to patrons. Then, there is to be provision for the creation and management of a fund which should command the most wise and careful consideration. There is danger that the men best fitted for such far-reaching and important responsibilities may feel inclined to avoid them. We trust that such will not be the case.

Every good citizen owes something of patriotic service to the community which has sustained about him the blessings of law and order. Let no man seek these places, but, if the place seeks him, then, let no man decline to serve to the best of his judgment and conscience. It is not our purpose to indicate who these men shall be. We think, however, that it would be well, if possible, to combine the elements of practical mechanical knowledge, business capacity and legal ability. In other words, a first-class practical mechanic, a successful man of business and a lawyer of recognized standing in his profession. This, however, is a matter of suggestion only, as we have no desire to dictate. The great object should be to secure men of undoubted judgment and integrity. If any man should clamor for the office, he is not the one to be selected, and, if the men who are selected would rather be excused, let them understand that this is a duty the people have laid upon their shoulders, and they must not shirk it.

Although the work of construction is under way, the most arduous and disagreeable details have already been disposed of by council, and the trustees will only have to see that the plans and specifications are carried to consummation as the engineer may direct. Then will come the provision for the future policy of management. This is an all important matter, and should be trusted only in the most competent hands. There should be no boisterous hurrah, no hooding or corruption in this choice. Let us all work together, calmly, deliberately, shoulder to shoulder, for the good of our town.

## KRATZER-GORDON

No Shadows Would Suffice for Our Popular Photographer on this Occasion.

MARRIED.—At the bride's home, Highland Ave., New Vienna, Ohio, at eight o'clock Tuesday evening, December 19, 1893, Rev. J. P. Currin officiating, Mr. Charles E. Kratzer, of Hillsboro, and Miss Jessie M. Gordon.

The wedding of which the above is a brief record, was one of the most brilliant that has been celebrated in this place in recent years. The knowledge of the approach of this very pleasant affair conveyed by cards of invitation came upon the large circle of friends who now have the honor and delight to extend congratulations, a glad information. This, because the nuptial event seemed to all, a natural and fitting culmination resultant from the years of friendly association enjoyed by the estimable young people most directly and deeply interested. It was therefore, not strange that on Tuesday evening as the hands on the dial indicated the approach of the hour of eight o'clock, Highland Avenue was thronged with carriages and pedestrians wending their way to the stately and spacious home of Mr. and Mrs. J. M. H. Gordon. Here were bright lights, attractive furnishings, unostentatious but pleasing floral decorations, beautiful women in elegant costumes, gentlemen at their best, happiness beaming in every feature of every face, cheery greetings, joyful expectancy everywhere—a scene most animated. At eight o'clock, to the notes of the wedding march rendered by Miss Jennie Morehead, the bridal party entered the parlor. Rev. J. P. Currin performed the ceremony, which was somewhat out of the stereotyped form, but beautiful and impressive, nevertheless. The bride was attired in a graceful toilet of rich white material, and carried Marchal Neil roses and ferns. She is one of the foremost young ladies of this city, being the eldest daughter of J. M. H. Gordon and wife, who are our most substantial people, and is bright, intelligent and womanly. The groom, Mr. Kratzer, is a former successful business man of this place, now the popular and prosperous photographer, of Hillsboro, and an estimable young gentleman. Immediately after the ceremony, the company was seated to a splendid collation. The presents received by the bride were numerous and elegant in the fullest sense of the expression, and gratifying evidence of the high esteem in which she is held.

Among the more than a hundred guests present, were the following from abroad: Mrs. J. W. Kratzer and Miss Lizzie Kratzer, of Winchester, Ohio; J. W. Barger and wife, of Leesburg, Ohio; L. E. Kratzer and wife, of Lebanon; J. P. Morehead and wife, and Misses Ida, Jennie and Kate Morehead, of Hartwell, Ohio; Samuel Morehead, of Dayton, Ohio; F. W. Hadley, of Martinsville, Ohio; Mrs. J. N. Hinman, Wilmington, Ohio; Rev. J. P. Currin and wife, S. A. Hetherington and wife, W. B. Harris, W. B. Lucas, Miss Hattie Oonk and E. C. Phillips, of Hillsboro, Ohio; Mrs. S. A. Woodmansee and Miss Kate Duncan, of Greenfield, Ohio; Miss Jessie Duncan, of Delaware, Ohio.

Mr. and Mrs. Kratzer will reside in Hillsboro, and the people of that city have great gain in the permanent presence of these young people. The Reporter congratulates.—New Vienna Reporter.

## HOLIDAY EXCURSIONS.

Over Baltimore & Ohio Southwestern Railway.

For the Christmas Holidays this line offers a rate of one and one-third fare for the round trip between all stations on its lines, from the Mississippi River, on the west, to Parkersburg and Pittsburg, east, and over all of the principal connecting lines. These tickets will be on sale December 23d, 24th, 25th, 30th and 31st, 1893, and January 1st, 1894; good returning until January 2d. Ask your ticket agent for full particulars, rates and time tables.